

Certificate Number: 16339-PAE-DE-039013597

Bankruptcy Case Number: 24-13182



16339-PAE-DE-039013597

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on October 29, 2024, at 4:31 o'clock PM EDT, Jeffrey Horning completed a course on personal financial management given by telephone by Second Bankruptcy Course, LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: October 29, 2024 By: /s/Kelley Tipton

Name: Kelley Tipton

Title: Certified Financial Counselor